

SCHAD, DIAMOND & SHEDDEN, P.C.

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

332 SOUTH MICHIGAN AVENUE, SUITE 1000

CHICAGO, ILLINOIS 60604-4398

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JAMES SHEDDEN

DIRECT LINE: (312) 554-8500

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January 29, 2008

BY FACSIMILE – 419-866-5130

United Collections

5620 Southwyck Boulevard

Suite 206

Toledo, OH 43614

Attention: John Terry

Vice President and General Counsel

RE: David Marsh Alleged Citicard Debt
Your Reference No. 50219592

Dear Mr. Terry:

This will confirm what I told a Ms. Smith of your office yesterday, January 28, 2008. Ms. Smith called my client, David Marsh, attempting to collect on an alleged Citicard debt. Mr. Marsh told Ms. Smith he was represented by me and told her she should contact me.

Ms. Smith called me and left me a voicemail message asking that I call her back. I called Ms. Smith back, first speaking to a Ms. Duckworth, who asked what I was calling about. I told her and gave her the reference number. She then put me on hold and Ms. Smith picked up the phone.

I gave Ms. Smith the reference number. She asked did I represent David Marsh. I told her yes. She said she was calling in regard to a Citicard account. She asked did I represent Mr. Marsh on this account? I told her yes, we were suing another debt collector who had contacted Mr. Marsh on this account. Ms. Smith wanted to know if we represented Mr. Marsh in connection with dealings with your company and I told her yes. She then asked that I send her a power of attorney from Mr. Marsh. I told her I didn't have a power of attorney from Mr. Marsh and that the Fair Debt Collection Practices Act does not require a power of attorney. Ms. Smith argued with me about this, and then said she would not discuss the matter any further. I told Ms. Smith again that if your agency contacts Mr. Marsh, you will be in violation of the Fair Debt Collection Practices Act. She then hung up.




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January 29, 2008
Page Two

There is no requirement under the Fair Debt Collection Practices Act that you be provided with a power of attorney. This is a tactic to attempt to prevent consumers from being represented by lawyers. This conduct violates the FDCPA.

On behalf of Mr. Marsh, the alleged debt is disputed and validation of it is demanded.

Sincerely yours,


James Shedden

JS:blr

cc: David Marsh

Fax 3129394661

**** Transmit Conf. Report ****

P.1

Jan 29 2008 04:56pm

Fax/Phone Number	Mode	Start	Time	Page	Result	Note
14198665130	Normal	29:04:55pm	0'29"	3	# 0 K	

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FACSIMILE COVER SHEET

TO: John Terry
 FAX NO: (419) 866-5730
 FROM: James Shedden
 DATE: 1/29/08

TOTAL NUMBER OF PAGES: (Including fax cover sheet) 3
 IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL AS SOON AS POSSIBLE
 FOR RETRANSMISSION.

♦♦♦

Re: _____

COMMENTS: _____

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 PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE
 OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS
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IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE
 IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL
 MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL
 SERVICE. THANK YOU.

UNITED COLLECTION BUREAU, INC.
5620 SOUTHWYCK BLVD SUITE 206
TOLEDO OH 43614

1-877-570-0396

02-15-08

PAGE: 1 of 1

Re : CITICORP CREDIT SERVICES, INC. (U
Account Number : 4128003614368606
Balance Due \$2191.55

MARSH, DAVID
C/O 3/6
3110 N SHERIDAN RD APT 1707
CHICAGO IL 60657-4943

Dear MARSH, DAVID

We sent you a notice setting forth your rights under the Fair Debt Collections Practices Act. You may still have time to exercise those rights.

Your payment, or any questions you may have should be directed to this office to ensure proper credit to your account. Make your check or money order payable to Citicorp Credit Services, Inc. (USA)

As of the date of this letter, you owe the above referenced balance. Because of interest charges that may vary from day to day, the amount due on the day you pay may be greater. Hence if you pay the amount shown above, an adjustment may be necessary after your check is received. For further information, write this office or call the above referenced number.

This is an attempt to collect a debt by UCB, Inc., a debt collector, and any information obtained will be used for this purpose.

Very truly yours,
United Collection Bureau, Inc.

Business Hours: 8:30am - 11:00pm EST Monday - Friday
8:30am - 12:00pm EST Saturday

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE RETURN THIS PORTION WITH PAYMENT. DO NOT ATTACH CHECK TO ST

P.O. BOX 140516
TOLEDO, OH 43614-0516



RETURN SERVICE REQUESTED

Re : CITICORP CREDIT SERVICES, INC. (U
Account Number : 4128003614368606
Balance Due \$2191.55

☐ Please check box if above address is incorrect or insurance information has changed, and indicate change(s) on reverse side.

CF7

50219592

ADDRESSEE:

7290 - 612

MARSH, DAVID
C/O 3/6
3110 N SHERIDAN RD APT 1707
CHICAGO IL 60657-4943



REMIT TO:

CITICORP CREDIT SERVICES, INC. (USA)
P.O. BOX 140516
TOLEDO, OH 43614-0516

